

DOCKET: CU-4643

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: John Charles HOLDSWORTH)
SERIAL NO: 10/562,773) Group Art Unit:
FILED: December 29, 2005) Examiner:
TITLE: A METHOD OF AND SYSTEM FOR AUTHENTICATING A
TRANSACTION INITIATED FROM A NON-INTERNET ENABLED
DEVICE

THE COMMISSIONER FOR PATENTS
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDED CLAIMS

1-14. (cancelled)

15. (new) A method of authenticating a transaction initiated from a mobile device by a cardholder, the method comprising the steps of:

receiving a purchase request message from the mobile device, the purchase request message comprising an identifier for the cardholder and a merchant URL;

extracting the identifier from the purchase request message;

obtaining cardholder data from a database based on the extracted identifier;

connecting with a merchant via the merchant's URL so as to simulate an internet browsing session;

receiving from the merchant an authentication request message;

forwarding the authentication request message to a remote authentication system;

receiving a purchase authentication web page from the authentication system;

extracting displayable information and storing the purchase authentication web page;

forwarding the displayable information to the cardholder and prompting the cardholder to enter his or her credentials;

receiving the cardholder credentials;

parsing the stored purchase authentication web page and recognizing the cardholder credential field(s);

inserting the received cardholder credentials into the purchase authentication web page;

sending the populated purchase authentication web page to the authentication system; and

receiving an authentication response from the authentication system.

16. (new) A system for authenticating a transaction initiated from a mobile device by a cardholder, the system comprising a processor that can:

receive a purchase request message from the mobile device, the purchase request message comprising an identifier for the cardholder and a merchant URL;

extract the identifier from the purchase request message;

obtain cardholder data from a database based on the extracted identifier;

connect with a merchant via the merchant's URL so as to simulate an internet browsing session;

receive from the merchant an authentication request message;

forward the authentication request message to a remote authentication system;

receive a purchase authentication web page from the authentication system;

extract displayable information and storing the purchase authentication web page;

forward the displayable information to the cardholder and prompting the cardholder to enter his or her credentials;

receive the cardholder credentials;

parse the stored purchase authentication web page and recognizing the cardholder credential field(s);

insert the received cardholder credentials into the purchase authentication web page;

send the populated purchase authentication web page to the authentication system; and

receive an authentication response from the authentication system.